

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

- - - - - X

UNITED STATES OF AMERICA

- v. -

ARMANY GUZMAN,  
DANIEL MCINTOSH, a/k/a "Pookie," and  
JAMEIK EVANS, a/k/a "Jiggy,"

Defendants.

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SEALED INDICTMENT

22 Cr.

22 CRIM 174

COUNT ONE  
(Conspiracy to Commit Bank Fraud)

The Grand Jury charges:

Overview of the Conspiracy

1. From at least in or around August 2020, up to and including the present, in the Southern District of New York and elsewhere, ARMANY GUZMAN, DANIEL MCINTOSH, a/k/a "Pookie," and JAMEIK EVANS, a/k/a "Jiggy," the defendants, and others known and unknown, defrauded multiple national banks by recruiting collusive accountholders who allowed members of the conspiracy to deposit fraudulent checks into the collusive accountholders' bank accounts and then withdrawing money from the collusive accountholders' bank accounts after banks made available funds associated with the

fraudulent check deposits to the accounts, but before the banks discovered that the checks were fraudulent and would not clear.

2. In furtherance of the scheme, members of the conspiracy obtained checks that had been stolen from the mail. Members of the conspiracy then altered the checks by removing information on the face of the checks and applying new, fraudulent information. For example, members of the conspiracy often changed the date on the checks to match a date close in time to the date when they intended to deposit the checks and changed the name of the payee to match that of the collusive accountholders involved in the particular transaction. In some instances, members of the conspiracy also changed the amount of the check.

3. In order to cash the checks, members of the conspiracy used social media to recruit collusive accountholders who were willing to either (i) give members of the conspiracy access to their existing bank accounts or (ii) open new accounts at the direction of members of the conspiracy. The collusive accountholders then provided their debit cards as well as their personal information, including account numbers and personal identification numbers ("PINS"), to the members of the conspiracy to allow access to their bank accounts.

4. After altering the checks and gaining access to collusive accounts, members of the conspiracy deposited the

fraudulent checks into the collusive accounts either at ATMs or through mobile banking applications. Members of the conspiracy then paid the collusive accountholders a portion of the total withdrawn sum, either in cash or through mobile banking applications.

Statutory Allegations

5. From at least in or around August 2020, up to and including the present, in the Southern District of New York and elsewhere, ARMANY GUZMAN, DANIEL MCINTOSH, a/k/a "Pookie," and JAMEIK EVANS, a/k/a "Jiggy," the defendants, and others known and unknown, willfully and knowingly did combine, conspire, confederate, and agree together and with each other to commit bank fraud, in violation of Title 18, United States Code, Section 1344.

6. It was a part and object of the conspiracy that ARMANY GUZMAN, DANIEL MCINTOSH, a/k/a "Pookie," and JAMEIK EVANS, a/k/a "Jiggy," the defendants, and others known and unknown, willfully and knowingly, would and did execute a scheme and artifice to defraud financial institutions, the deposits of which were then insured by the Federal Deposit Insurance Corporation, and to obtain moneys, funds, credits, assets, securities, and other property owned by, and under the custody and control of, such financial institutions, by means of false and fraudulent

pretenses, representations, and promises, in violation of Title 18, United States Code, Section 1344.

(Title 18, United States Code, Section 1349.)

**COUNT TWO**  
**(Aggravated Identity Theft)**

The Grand Jury further charges:

7. From at least in or around August 2020, up to and including the present, in the Southern District of New York and elsewhere, ARMANY GUZMAN, DANIEL MCINTOSH, a/k/a "Pookie," and JAMEIK EVANS, a/k/a "Jiggy," the defendants, knowingly did transfer, possess, and use, without lawful authority, a means of identification of another person, during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), to wit, GUZMAN, MCINTOSH, and EVANS used the bank account numbers and PINs of third parties during and in relation to the conspiracy to commit bank fraud charged in Count One of this Indictment.

(Title 18, United States Code, Sections 1028A(a)(1),  
1028A(b), and 2.)

**FORFEITURE ALLEGATIONS**

8. As a result of committing the offense alleged in Count One of this Indictment, ARMANY GUZMAN, DANIEL MCINTOSH, a/k/a "Pookie," and JAMEIK EVANS, a/k/a "Jiggy," the defendants, shall forfeit to the United States, pursuant to Title 18, United States Code, Section 982(a)(2)(A), any and all property constituting, or derived from, proceeds the defendants obtained directly or indirectly, as a result of the commission of said offense, including but not limited to a sum of money in United States currency representing the amount of proceeds traceable to the commission of said offense.

**SUBSTITUTE ASSETS PROVISION**


9. If any of the above-described forfeitable property, as a result of any act or omission of the defendants:

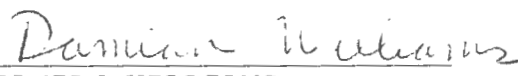
- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third person;
- c. has been placed beyond the jurisdiction of the Court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be subdivided without difficulty;

it is the intent of the United States, pursuant to Title 21, United States Code, Section 853(p) and Title 28, United States Code,

Section 2461(c), to seek forfeiture of any other property of the defendants up to the value of the above forfeitable property.

(Title 18, United States Code, Section 981;  
Title 21, United States Code, Section 853; and  
Title 28, United States Code, Section 2461.)

  
FOREPERSON

  
DAMIAN WILLIAMS  
United States Attorney

Form No. USA-33s-274 (Ed. 9-25-58)

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SEALED INDICTMENT

22 Cr.

(18 U.S.C. §§ 1349, 1028A, and 2.)

DAMIAN WILLIAMS  
United States Attorney

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*Erin Connel*  
Foreperson

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3/2/22 Filed indictment against 13508,

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